

CLAIMS

- 1 1. A method comprising
2 enabling an insurance carrier to create and maintain, on a
3 server, product information that characterizes insurance products
4 that are distributed by the insurance carrier through an employer to
5 employees,
6 enabling retrieval at the server of employee information
7 about the employees that is under control of the employer or the
8 carrier, and
9 enabling individuals who are members with respect to the
10 products of the insurance carrier to access the server to obtain
11 answers to questions based on the product information and the
12 employee information.
- 1 2. The method of claim 1 in which the server is hosted by a
2 party other than the insurance carrier.
- 1 3. The method of claim 1 in which access to the server by the
2 employees is through web browsers and a TCP/IP network.
- 1 4. The method of claim 1 in which the insurance carrier
2 creates and maintains the product information through web
3 browsers and a TCP/IP network.
- 1 5. The method of claim 1 in which the carrier is in control of
2 carrier specific content information and plan details stored on the
3 server.

Attorney Docket 12579-005001

1 6. The method of claim 1 in which the product information
2 includes "if, then" rules that define general characteristics of the
3 product and parameter values that render the rules specific to
4 respective products.

1 7 The method of claim 1 in which the enabling of the
2 insurance carrier to create and maintain the product information
3 includes providing an interactive interface that prompts the carrier
4 for parameter values required by product templates.

1 8. The method of claim 1 in which the enabling of the
2 employees to access the server includes providing an interactive
3 interface that enables the employees to express questions and have
4 answers displayed.

1 9. The method of claim 8 in which the answers include
2 information useful to the employee in making a choice among
3 different insurance products.

1 10. The method of claim 8 in which the answers include
2 information useful to the employee in determining the availability
3 of coverage in a particular situation.

1 11. The method of claim 8 in which the questions are expressed
2 in standardized formats and the answers are provided in
3 standardized formats.

1 12. The method of claim 8 in which the questions comprise
2 keywords and the answers comprise the results of using the
3 keywords to search stored information accessible through the
4 server.

1 13. The method of claim 1 in which the stored information
2 about the employees includes demographic information.

1 14. A method comprising

2 during a development phase, creating and storing template
3 information that characterizes types of insurance products,

4 during a publication phase, pre-processing the template
5 information to create a published body of information about the
6 types of insurance products and storing the published body of
7 information in a server, the published body of information being
8 configured to require less processing than the template information
9 to respond to questions, and

10 during a run-time phase, applying questions received at the
11 server about the insurance products to the published body of
12 information to generate answers to the questions.

1 15. The method of claim 14 in which the questions received at
2 the server relate to coverage of the insurance products with respect
3 to particular situations of individuals who are members with
4 respect to the products.

1 16. The method of claim 14 in which the answers are generated
2 with reference to stored information about particular individuals
3 who are members with respect to the insurance products.

1 17. A medium on which is stored a machine-readable
2 representation of a product,

3 the product including conditional obligations of one party
4 to another,

Attorney Docket 12579-005001

5 the representation of the product being stored in accordance
6 with a standardized format for expression of characteristics of the
7 product, the characteristics including conditions under which a
8 party would be eligible to obtain the product and conditions under
9 which a party that has obtained the product is entitled to receive
10 the benefit of the obligations included in the product,

11 the representation of the product implying an interface that
12 enables applications to create, maintain, and access the
13 representation of the product for predefined purposes.

1 18. The medium of claim 17 in which the obligations included
2 in the product comprise benefits for individuals.

1 19. The medium of claim 18 in which the benefits comprise
2 insurance benefits or financial services benefits.

1 20. The medium of claim 17 in which the obligations comprise
2 coverage obligations of an insurance carrier, and the party to
3 whom the obligations are owed includes employees of an employer
4 that offers the product of the carrier to the employees.

1 21. The medium of claim 17 in which the representation of the
2 product comprises a general representation for a class of products
3 and the conditions are defined in terms of variables.

1 22. The medium of claim 17 on which are also stored
2 representations of other products that include obligations of one
3 party to another.

1 23. The medium of claim 17 on which are also stored
2 representations of products of competing parties, each of the
3 products including obligations of one party to another, all of the
4 representations being stored in accordance with the standardized
5 format for expression of characteristics of the product.

1 24. A method comprising
2 enabling parties that belong to a supply chain for products
3 to create product definitions for each of the products in accordance
4 with a standardized product-definition format, the products being
5 of a kind that encompass conditional obligations of suppliers of the
6 products,

7 enabling each of the parties that create product definitions
8 to store the product definitions in a manner that makes them
9 accessible to at least one of the other parties in the supply chain,
10 and

11 giving access to at least one of the parties in the supply
12 chain to the stored product definitions in connection with a
13 commercial transaction.

1 25. The method of claim 24 in which the conditional
2 obligations comprise benefits to which individual members are
3 entitled under insurance products upon the occurrence of
4 predefined conditions, and the parties that belong to the supply
5 chain include carriers and employers.

1 26. The method of claim 25 in which the standardized product-
2 definition format associates benefits with conditions that trigger
3 entitlement to the benefits.

Attorney Docket 12579-005001

1 27. The method of claim 25 in which the standardized product-
2 definition format associates the product with conditions on the
3 availability of the product to potential members.

1 28. The method of claim 24 in which the product definitions
2 are stored on a common server that is accessible to the parties in
3 the supply chain through a public network.

1 29. The method of claim 24 also including generating
2 information about the products for use by parties that belong to the
3 supply chain using the stored product definitions.

1 30. The method of claim 29 in which the generated information
2 is configured based on the party that will be using it.

1 31. The method of claim 24 also including giving parties that
2 are not in the supply chain access to information derived from the
3 product definitions.

1 32. The method of claim 31 in which the parties are end users
2 of the products.

1 33. The method of claim 24 also including
2 one of the parties in the supply chain making a commercial
3 proposal to another of the parties in the supply chain with respect
4 to one of the products by referring to the stored definition of the
5 product.

1 34. The method of claim 33 in which the proposal comprises a
2 request for proposals, a request for information, or a reply to a
3 request for proposals or to a request for information.

1 35. The method of claim 24 also including
2 enabling one of the parties in the supply chain to provide
3 automated answers and information about the product to end
4 customers of the product using the stored product definitions.

1 36. A method comprising
2 from a server, enabling an employee of an employer to get
3 answers to questions that relate to characteristics of an insurance
4 product of a carrier with respect to which the employee is or may
5 become a member,
6 analyzing the employee's interaction with the server,
7 based on the analysis and on information known to the
8 employer about the employee, determining other insurance
9 products of the carrier that may be of interest to the employee, and
10 providing information about the other products to the
11 employee in conjunction with providing answers to the questions
12 of the employee.

13 37. The method of claim 36 also including
14 storing information about the product and the other
15 products on the server in a standardized format, and
16 querying the stored information to generate the answers to
17 the questions.

1 38. The method of claim 37 also including enabling the carrier
2 to store the information about the products and other products in
3 the server without intervention by the employer.

Attorney Docket 12579-005001

1 39. The method of claim 38 in which the information known to
2 the employer about the employee is accessed by the server from a
3 legacy system of the employer.

1 40. The method of claim 38 in which the information is
2 accessible by the server from a legacy system of the carrier.

1 41. A system comprising
2 a knowledgebase of information about products that
3 represent conditional obligations of a supplier of the products,
4 an evaluation layer that evaluates information in the
5 knowledgebase in response to requests from a presentation layer,
6 the presentation layer being configured to respond to
7 queries received from a publicly accessible communication
8 network, and
9 a components layer configured to manage sessions with
10 users from whom the queries are received.

1 42. The system of claim 41 in which the presentation layer is
2 configured to compose and serve web pages in response to the
3 queries, based on the evaluation performed by the evaluation layer.

1 43. The system of claim 41 in which the presentation layer is
2 configured apply security measures.

1 44. The system of claim 41 in which the presentation layer
2 communicates with the evaluation layer using XML over java
3 beans.

1 45. The system of claim 41 in which the evaluation layer is
2 also configured to search a database based on the query.

1 46. The system of claim 41 in which the components layer is
2 also configured to perform logging, statistics, and audit functions.

1 47. The system of claim 41 in which the components layer is
2 also configured to provide a bridge to a legacy database of
3 information about users.

1 48. The system of claim 41 in which the components layer
2 comprises software components.

1 49. The system of claim 41 in which the evaluation layer
2 comprises a run-time interpreter.

1 50. A system comprising
2 access to a legacy health care information system, and
3 enhancements to the legacy health care information system
4 that

5 enable an insurance carrier to create and maintain
6 product information that characterizes insurance products
7 that are distributed by the insurance carrier through the
8 employer to employees,

9 enable retrieval of employee information about the
10 employees from the legacy system, and

11 enable employees who are members with respect to
12 the products of the insurance carrier to obtain answers to

13 questions based on the product information and the
14 employee information.

1 51. A system comprising

2 a web portal that makes health care information available to
3 the public through the Internet, and

4 enhancements to the web portal that

5 enable an insurance carrier to create and maintain
6 product information that characterizes insurance products
7 that are distributed by the insurance carrier, and

8 enable employees who are members with respect to
9 the products of the insurance carrier to obtain answers to
10 questions based on the product information.

1 52. A method comprising

2 enabling an benefits provider or a financial institution to
3 create and maintain, on a server, product information that
4 characterizes products that are distributed by the provider or
5 institution to individuals,

6 enabling retrieval at the server of information about the
7 individuals that is under control of the provider or institution or a
8 third party, and

9 enabling individuals who are members with respect to the
10 products of the provider or institution to access the server to obtain

Attorney Docket 12579-005001

11 answers to questions based on the product information and the
12 information about the individuals.

1

11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593
594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695
696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746
747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797
798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
841
842
843
844
845
846
847
848
849
850
851
852
853
854
855
856
857
858
859
860
861
862
863
864
865
866
867
868
869
870
871
872
873
874
875
876
877
878
879
880
881
882
883
884
885
886
887
888
889
890
891
892
893
894
895
896
897
898
899
900
901
902
903
904
905
906
907
908
909
910
911
912
913
914
915
916
917
918
919
920
921
922
923
924
925
926
927
928
929
930
931
932
933
934
935
936
937
938
939
940
941
942
943
944
945
946
947
948
949
950
951
952
953
954
955
956
957
958
959
960
961
962
963
964
965
966
967
968
969
970
971
972
973
974
975
976
977
978
979
980
981
982
983
984
985
986
987
988
989
990
991
992
993
994
995
996
997
998
999
1000